

## Electronic Acknowledgement Receipt

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|---|---|
| <b>EFS ID:</b>                              | 4709070   |
| <b>Application Number:</b>                  | 09802481  |
| <b>International Application Number:</b>    |   |
| <b>Confirmation Number:</b>                 | 5875  |
| <b>Title of Invention:</b>                  | CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT |
| <b>First Named Inventor/Applicant Name:</b> | Paul Willard  |
| <b>Customer Number:</b>                     | 32914   |
| <b>Filer:</b>                               | Marc A. Hubbard/Pam Kerr  |
| <b>Filer Authorized By:</b>                 | Marc A. Hubbard   |
| <b>Attorney Docket Number:</b>              | 132538-1014   |
| <b>Receipt Date:</b>                        | 30-JAN-2009   |
| <b>Filing Date:</b>                         | 09-MAR-2001   |
| <b>Time Stamp:</b>                          | 15:53:40  |
| <b>Application Type:</b>                    | Utility under 35 USC 111(a)   |

### Payment information:

|  |                 |
|--|-----------------|
| Submitted with Payment                   | yes             |
| Payment Type                             | Credit Card     |
| Payment was successfully received in RAM | \$180           |
| RAM confirmation Number                  | 1398            |
| Deposit Account                          | 070153          |
| Authorized User                          | HUBBARD,MARC A. |

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

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### File Listing:

| Document Number | Document Description | File Name               | File Size(Bytes)/Message Digest                        | Multi Part /.zip | Pages (if appl.) |
|-----------------|----------------------|-------------------------|--|------------------|------------------|
| 1               | NPL Documents        | NPLOAmailed09052007.pdf | 408228<br>e706bc4fe274856bd3645d03828819e6c87<br>0d807 | no               | 15               |

### Warnings:

### Information:

|   |               |                         |  |    |    |
|---|---------------|-------------------------|--|----|----|
| 2 | NPL Documents | NPLOAmailed12122007.pdf | 466025<br>6063223ca7a355a1b0c25343f53896ed065<br>0841d | no | 12 |
|---|---------------|-------------------------|--|----|----|

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### Information:

|   |               |                         |   |    |    |
|---|---------------|-------------------------|---|----|----|
| 3 | NPL Documents | NPLOAmailed07212008.pdf | 1106693<br>a2999efe1e6cb67e853aa77294836b66620<br>0e615 | no | 25 |
|---|---------------|-------------------------|---|----|----|

### Warnings:

### Information:

|   |                        |              |   |    |   |
|---|------------------------|--------------|---|----|---|
| 4 | Fee Worksheet (PTO-06) | fee-info.pdf | 30571<br>6bd806ac65cf04356f4fbdbdd2fba7f0e1e2<br>7db0 | no | 2 |
|---|------------------------|--------------|---|----|---|

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Total Files Size (in bytes): 2011517

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### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.